

Lifestyle Money Limited

Physical Address: 2 Reg Savory Place, East Tamaki, Auckland
Postal Address: PO Box 58349, Botany, Auckland 2163
Freephone 0800 427 334
info@lifestylemoney.co.nz
www.lifestylemoney.co.nz

PAYMENT SCHEDULE and DISCLOSURE STATEMENT

[BorrowerAddressee]

Client ID	[Client.ClientId]
Effective date of Statement	[Account.DateOpened]

Client Name:	[Client.Name]
Account Type:	Lifestyle Money Payment Plan

IMPORTANT INFORMATION

The Creditor is required to provide you with this disclosure statement under section 22 of the Credit Contracts and Consumer Finance Act 2003 (**CCCFA**). This document sets out key information about your Payment Plan. You should read it thoroughly. **If you do not understand anything in this document, you should seek independent advice.** This document adds new obligations in addition to those set out in the credit contract and disclosure statement for your Master Credit Contract. You should keep this document, the credit contract and disclosure statement for your Master Credit Contract and a copy of the Master Terms and Conditions in a safe place.

FULL NAME AND ADDRESS OF CREDITOR

This is the person or company providing you the credit.

You may send notices to the Creditor by:

- Writing to the Creditor at its postal address; or
- Sending an email to the address specified (if any)

Name: Lifestyle Money Limited (Creditor)
Physical Address: 2 Reg Savory Place, East Tamaki, Auckland
Postal Address: PO Box 58349, Botany, Auckland 2163
Email: info@lifestylemoney.co.nz

FULL NAME AND ADDRESS OF DEBTORS

This is the person responsible for making payments to the Creditor.

[Account.ClientBlock]

CREDIT DETAILS

Current unpaid balance (Master Credit Contract)

This is the amount you owe under your Master Credit Contract at the date of this statement (including any fees charged by the Creditor). It includes the unpaid balance on your Everyday Account (if you have one) and the unpaid balance under all Payment Plans you have (including this one).

[Current Unpaid
Balance]

Initial Unpaid Balance under this Payment Plan

This is the amount you owe under this Payment Plan at the date of this statement (including any fees charged by the Creditor).

[OpeningBalance] made up of:
 [OpeningTransactions] Purchase Price:
 Establishment Fee:
 Less your Deposit of [Deposit]

You can view your current unpaid balance at any time by going to our website at lifestylemoney.co.nz and signing in or by contacting Lifestyle Money on 0800 427 334 during business hours.

Total Advances under this Payment Plan

This is the total amount of advancement under this Payment Plan. This amount (net of any fees or charges) is paid directly to Home Direct.

[TotalAdvances]

PAYMENTS

Payment Plan Payments

You are required to make each payment in the amount specified and on the date specified. You may choose to pay more than the Amount of each Payment specified below.

Timing of Payments	Number of Payments	Amount of each Payment	Total amount of Payments
Frequency: PaymentTimingFreq	NumberOfPayments	AmountOfEachPayment	[TotalPayments]
First Payment: PaymentTimingFirst			
Last Payment: PaymentTimingLast			

These payments are in addition to the payments you are required to make in relation to your Everyday Account as specified in the Master Credit Contract. If you have any other Payment Plans, you are also required to make the payments for those Payment Plans as specified in the relevant Payment Schedules.

INTEREST

Annual Interest Rate

The rate of interest that you will be charged on this Payment Plan is [InterestRate]% per annum.

Your credit contract allows the Creditor to vary this interest rate.

If the Creditor does vary the interest rate it will provide you at least 14 days' notice in advance of any such changes and provide such disclosure as is required under the CCCFA in respect of the effect of those changes.

Total Interest charges

This is the total amount of the interest charges payable under this Payment Plan.

[TotalInterest]

If the interest rate is varied this number will change and the Creditor will provide such disclosure as is required under the CCCFA in respect of the effect of those changes.

Method of charging Interest

Interest charges are calculated by multiplying the unpaid balance at the end of each day by a daily interest rate. The daily interest rate is calculated by dividing the annual interest rate by 365.

Interest is charged to your account on the last calendar day of each month and will be added to the unpaid balance.

WHAT COULD HAPPEN IF YOU FAIL TO MEET YOUR COMMITMENTS

Security Interest(s) The Creditor has an interest in the goods purchased by you utilizing your Payment Plan to secure performance of your obligations under the contract, or the payment of money payable under the contract, or both. **If you fail to meet your commitments under the contract, then to the extent of the security interest, the Creditor may be entitled to repossess and sell this property.** You may still be liable for any unpaid balance and fees which are not covered by the sale of the repossessed property.

You are not allowed to grant another security interest in the goods purchased by you utilizing your Payment Plan while there is still money payable on those goods.

Please refer to the Master Terms and Conditions for further details in relation to the Creditor's property and security in the goods.

[Account.Security]

Default Fees

In the event of a breach of the contract or on the enforcement of the contract, the default fees specified in your Master Credit Contract may be payable. We've included these below for your reference. Your credit contract allows the Creditor to vary these fees and charges.

If you fail to make a payment due in full on its due date the Creditor may charge you a \$15 default fee for the missed payment.

If you have defaulted on repayments the Creditor may visit you in person to discuss how to manage your account. If the Creditor does this, it will charge you a \$65 field visit fee.

Please refer to the Master Terms and Conditions for further details in relation to these default fees. In addition, any cost incurred by Lifestyle Money in relation to the recovery of any overdue payment or on the enforcement of this agreement (including any legal costs and debt collector's costs incurred by the Creditor) will be payable by you as set out in the Master Terms and Conditions.

FULL PREPAYMENT

You can pay the unpaid balance (plus all accrued interest) in full at any time before the final payment is due (full prepayment). There are no additional costs or charges for a full prepayment.

RIGHT TO CANCEL

You may be entitled to cancel this Payment Plan by giving notice to the Creditor. Information about your right to cancel is set out in your Master Credit Contract.

WHAT TO DO IF YOU SUFFER UNFORESEEN HARDSHIP

If you are unable, reasonably, to keep up your payments or other obligations because of illness, injury, loss of employment, the end of a relationship, or other reasonable cause, you may be able to apply to the Creditor for a hardship variation.

To apply for a hardship variation, call our Credit team on 0800 427 334 in the first instance. The Creditor may also require you to:

- Make an application in writing;
- Explain your reason(s) for the application; and
- Request one of the following:
 - An extension of the term of the contract (which will reduce the amount of each payment due under the contract); or
 - A postponement of the dates on which payments are due under the contract (specify the period for which you want this to apply); or
 - Both of the above; and
- Send the application to the Creditor:
 - by post to Credit Manager, Lifestyle Money, PO Box 58349 Botany, Auckland 2163; or
 - by email to info@lifestylemoney.co.nz

Do this as soon as possible. If you leave it for too long, the Creditor may not have to consider your application.

DISPUTE RESOLUTION

It is free to make a complaint to this independent dispute resolution scheme. This scheme can help you to resolve any disagreements you have with the Creditor.

Contact details of dispute resolution scheme:

Name: Financial Services Complaints Limited (FSCL 2891)
Phone: 0800 347 257
Email: complaints@fscl.org.nz
Website: www.fscl.org.nz
Business Address: Level 4, 101 Lambton Quay, Wellington 6011
PO Box 5967, Wellington 6140

REGISTRATION ON FINANCIAL SERVICE PROVIDER REGISTER

Financial Service Provider Register details:

Credit Registration Name: Lifestyle Money Limited
Registration Number: FSP1000397

By entering my PIN, I confirm that:

- I agree to and understand the terms of this document
- I have received the documents entitled 'Credit Contract and Disclosure Statement – Master Credit Contract' and 'Master Terms and Conditions'.

- I understand that Lifestyle Money agrees to provide credit to me on the terms and conditions in this document and the documents entitled 'Credit Contract and Disclosure Statement – Master Credit Contract' and 'Master Terms and Conditions' and this document, together with any other Payment Plan payment Schedules and my Credit Contract and Disclosure Statement – Master Credit Contract is an "Agreement" for the purposes of the Master Terms and Conditions.
- I agree to receipt of an electronic copy of this document as disclosure under the Credit Contracts and Consumer Finance Act 2003.
- I am 18 years of age or older.
- I have disclosed to Lifestyle Money any health condition or concern or other matter which may affect my ability to understand the nature of this Agreement, the Lifestyle Money Credit Products or the information provided to me or my ability to make payments or perform my obligations under the Agreement.
- The information that I have provided is true, complete, and correct.

TERMS AND CONDITIONS

Notice to Customer

Lifestyle Money is an ethical credit provider and wishes to ensure that you have thought carefully before entering into this Payment Plan. **Please stop and think carefully before you enter into this contract and take into account your daily expenses to ensure that you are able to afford any payments due under this Payment Plan.**

Your attention is particularly drawn to the following clauses in the Master Terms and Conditions:

- Collection of Customer Information • Disclosure of Customer Information • Interest Rates • Fees
- Cancellation • Refunded Products

You are protected by responsible lending laws. Because of these protections, the recommendations given to you about this Payment Plan are not regulated financial advice.

This means that duties and requirements imposed on people who give financial advice do not apply to these recommendations. This includes a duty to comply with a code of conduct and a requirement to be licensed.

Complaints

If you are not satisfied with the service you receive from us you should contact us. We have an internal complaints process and undertake to investigate your concerns promptly and fairly. You may contact us to make a complaint by telephone on freephone 0800 427 334, by email or in writing. You can also contact Financial Services Complaints Limited, an independent dispute resolution scheme, whose details are set out above.

Ref: [Document.DocumentId]